

Information to identify the case:

Debtor 1	Robert L. Walters	Social Security number or ITIN	xxx-xx-8632
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Pamela D. Walters	Social Security number or ITIN	xxx-xx-5261
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-21449-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert L. Walters

Pamela D. Walters

12/1/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert L. Walters
Pamela D. Walters
Debtor(s)

Case No. 20-21449-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 01, 2020

User: culy
Form ID: 318

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Robert L. Walters, Pamela D. Walters, 429 Branchton Rd, Slippery Rock, PA 16057-3211
15238927	+ First National Bank of Omaha, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103-0128
15238929	+ Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15238928	+ Mr. Cooper, 350 Highland, Houston, TX 77009-6623
15238932	+ P S E C U, P.o. Box 1006, Harrisburg, PA 17108-1006
15238926	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court., First National Bank of Omaha, P.o. Box 3412, Omaha, NE 68197
15238938	+ Trac/CBCD/Citicorp, Po Box 6497, Sioux Falls, SD 57117-6497
15238939	+ Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRSHEARER.COM	Dec 02 2020 05:58:00	Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109
smg	EDI: PENNDEPTREV	Dec 02 2020 05:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 02 2020 05:21:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 02 2020 05:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 02 2020 05:21:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AGFINANCE.COM	Dec 02 2020 05:58:00	OneMain, P.O. Box 3251, Evansville, IN 47731-3251
cr	+ EDI: PRA.COM	Dec 02 2020 05:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15238910	EDI: BANKAMER.COM	Dec 02 2020 05:58:00	Bank of America, Po Box 982238, El Paso, TX 79998
15238911	+ EDI: BANKAMER.COM	Dec 02 2020 05:58:00	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
15238914	+ EDI: TSYS2.COM	Dec 02 2020 05:58:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15238912	+ EDI: TSYS2.COM		

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		Dec 02 2020 05:58:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15238918	+ EDI: CAPITALONE.COM		
		Dec 02 2020 05:58:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15238916	+ EDI: CAPITALONE.COM		
		Dec 02 2020 05:58:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15238922	EDI: DISCOVER.COM		
		Dec 02 2020 05:58:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15238924	+ EDI: DISCOVER.COM		
		Dec 02 2020 05:58:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15238931	+ EDI: AGFINANCE.COM		
		Dec 02 2020 05:58:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15238930	+ EDI: AGFINANCE.COM		
		Dec 02 2020 05:58:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15238933	+ Email/Text: bankruptcynotices@psecu.com		
		Dec 02 2020 05:22:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15239950	+ EDI: RMSC.COM		
		Dec 02 2020 05:58:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15238935	+ EDI: RMSC.COM		
		Dec 02 2020 05:58:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15238934	+ EDI: RMSC.COM		
		Dec 02 2020 05:58:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15238937	+ EDI: RMSC.COM		
		Dec 02 2020 05:58:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15238936	+ EDI: RMSC.COM		
		Dec 02 2020 05:58:00	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
15238941	+ EDI: BLUESTEM		
		Dec 02 2020 05:58:00	Webbank/Gettington, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15238940	+ EDI: BLUESTEM		
		Dec 02 2020 05:58:00	Webbank/Gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15238943	Email/Text: bankruptcy@firstenergycorp.com		
		Dec 02 2020 05:21:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687
15238942	Email/Text: bankruptcy@firstenergycorp.com		
		Dec 02 2020 05:21:00	West Penn Power, 800 Cabin Hill Drive, Greensburg, PA 15606-2222

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
15238920		Capital One Bank Usa N
15238921		Capital One Bank Usa N
aty	*+	Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109
15238915	*+	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15238913	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15238919	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15238917	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15238923	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court., Discover Financial, Pob 15316, Wilmington, DE 19850
15238925	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025

TOTAL: 3 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Joint Debtor Pamela D. Walters julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor Robert L. Walters julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert Shearer	information@robertshearer.com rshearer@ecf.axosfs.com;rspclaw@gmail.com
Robert Shearer	on behalf of Trustee Robert Shearer information@robertshearer.com rshearer@ecf.axosfs.com;rspclaw@gmail.com

TOTAL: 6